SPECIAL WARRANTY DEED

STATE OF ALABAMA COUNTY OF Shelby PROPERTY ADDRESS: Mary Johnston Ryals 104 Mangrove Drive Alabaster, AL 35007

KNOW ALL MEN BY THESE PRESENTS, that The United States Department of Housing and Urban Development, also known as Secretary of Housing and Urban Development, for and in consideration of Sixty Five Thousand and Three Hundred Fifty No/100 Dollars (\$65,350.00), the receipt whereof is hereby acknowledged, does grant, bargain, sell and convey unto Mary Johnston Ryals, Single Woman in fee simple, together with every right of reversion, the following described real property situated in the County of Shelby, State of Alabama:

Lot 32, Block 5, according to the Survey of Bermuda Hills, Second Sector, 3rd Addition, as recorded in Map Book 9, Page 46, in the Probate Office of Shelby County, Alabama.

THIS DEED IS NOT TO BE IN EFFECT UNTIL: July 12, 2012

Subject to all those certain statutory rights of redemption existing and outstanding by virtue of that certain foreclosure deed dated April 18, 2012 and recorded on April 24, 2012 in Deed Book 2012 Page 140210.

Being the same property acquired by the Secretary of Housing and Urban Development pursuant to the provisions of the National Housing Act, as amended (42 USC 1441, et. Seq.). Deed dated May 17, 2011 and recorded on May 18, 2012 in Deed Book 2012 Page 177920.

TO HAVE AND TO HOLD to the said Mary Johnston Ryals, in fee simple, and to the heirs, together with every right of reversion. Grantor makes no warranty or covenant respecting the nature or the quality of the title to the property hereby conveyed except the following: Grantor does hereby specifically warrant the title to said property against the lawful claims of all persons claiming by, through, or under the Grantor, since the date of acquisition thereof by the Grantor. SUBJECT however, to all covenants, restrictions, reservations, easements, conditions, liens and other rights of whatever nature appearing of record; Further subject to any state of facts an accurate survey would show.

IN WITNESS WHEREOF, the undersigned has set his/her hand as the duly authorized representative of the Secretary of Housing and Urban Development this \mathbb{Q} day of $\mathbb{Q} \cup \mathbb{Q}$, 201 \mathbb{Q}

> SECRETARY OF HOUSING AND URBAN DEVELOPMENT

By HomeTelos, LP

AM Contractor for HUD-State of Alabama

HomeTelas, LP as Juse Mahaba Contractor for Q

Ron Hutobison Semon Project Manager Huto Delegated Authority

STATE OF TENNESSEE COUNTY OF

RONHUTCHISON . who is personally well known to me to be the duly must representative of the Secretary of Housing and Urban Development and the person who executed the foregoing instrument bearing the date UV W , 20 1, by virtue of the authority vested in him/her by the delegation of authority published at Federal Register Notice FR-4837-D-57 (July 25, 2005), and acknowledged before me on this day that, being informed of the contents of this conveyance, he/she executed the same voluntarily for and on behalf of Secretary of Housing and Urban Development, on the day and year above stated.

GIVEN under my hand and official seal this day of

NOTARY PUBLIC

My Commission Expires:

THIS INSTRUMENT PREPARED BY: Rick Battaglia, 7088 Sydney Curve, Montgomery, AL 36117.

Shelby Cnty Judge of Probate, AL

07/17/2012 10:16:43 AM FILED/CERT

Shelby County, AL 07/17/2012 State of Alabama Deed Tax: \$65.50

TENNESSEE MOTARY

My Commission Expires JULY 7, 2014